

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Monmouth County**

| <u>Company</u>   | <u>HO-3</u>   | <u>HO-4</u> | <u>HO-6</u> |
|--|---------------|-------------|-------------|
| AAA Mid-Atlantic Ins Co of NJ  | \$620-\$637   | \$172       | \$203       |
| All America Ins Co (Central Mutual of OH Group)                        | \$532         | N/A         | N/A         |
| Allstate NJ Ins Co   | \$527-\$668   | \$99-\$119  | \$140-\$178 |
| American European Ins Co (Rutgers Group) (5)                           | \$507         | N/A         | \$422       |
| American Fire & Casualty Co (Ohio Casualty Group)                      | \$744         | N/A         | \$352       |
| American Home Assur Co (American International Group) (2)              | \$672-\$1,170 | \$181       | \$217       |
| American Ins Co (Allianz Group) (2)                                    | \$881-\$1,175 | N/A         | N/A         |
| American International Ins Co of NJ (American International Group) (3) | \$740         | \$193       | \$253       |
| Amica Mutual Ins Co (1)  | \$934-\$1,173 | \$136-\$172 | \$208-\$262 |
| Armed Forces Ins Exchange (3)  | \$475         | N/A         | \$147       |
| Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)                     | \$734         | \$171       | \$215       |
| Balboa Ins Co  | \$780-\$1,160 | \$114       | \$173       |
| Bay State Ins Co (Andover Group)                                       | \$694         | \$150       | \$212       |
| Camden Fire Ins Assoc (OneBeacon Group)                                | \$365-\$477   | \$125-\$150 | \$150-\$181 |
| Castlepoint Ins Co (Tower Group)                                       | \$622-\$694   | \$187-\$211 | \$262-\$296 |
| Centennial Ins Co (Atlantic Mutual Group) (4)                          | \$809         | \$173       | \$217       |
| Central Mutual Ins Co (Central Mutual of OH Group)                     | \$679         | \$164       | \$207       |
| Chubb Ins Co of NJ (Chubb Group) (2)                                   | \$1,737       | \$650       | \$559       |
| Citizens Ins Co of Amer (Hanover Insurance Group)                      | \$636-\$765   | N/A         | \$143       |
| Cumberland Mutual Fire Ins Co  | \$578-\$727   | \$176       | \$227       |
| Electric Ins Co (3)  | \$596-\$1,987 | \$93        | \$86        |
| Empire Fire & Marine Ins Co  | \$499-\$634   | N/A         | N/A         |
| Encompass Ins Co of NJ (Encompass Group)                               | \$473-\$579   | \$163-\$202 | \$180-\$221 |
| Encompass P&C Ins Co of NJ (Encompass Group)                           | \$578-\$1,143 | \$135-\$353 | \$156-\$387 |
| Excelsior Ins Co   | \$456         | \$156       | \$212       |
| Farm Family Casualty Ins Co (3)  | \$642         | \$112       | \$161       |
| Farmers Ins Co of Flemington   | \$662         | \$204       | \$255       |
| Farmers Mutual Fire Ins Co of Salem Cty                                | \$806-\$989   | \$148-\$171 | \$282-\$335 |
| Federal Ins Co (Chubb Group)   | \$1,130       | \$143       | \$193       |
| Fidelity Mohawk Ins Co (Franklin Mutual Group)                         | \$525-\$543   | \$126       | \$165       |
| Fidelity National Prop and Cas Ins                                     | \$349         | \$117       | \$141       |
| Fireman's Fund Indemnity Corp (Allianz Group)                          | \$1,044       | N/A         | N/A         |
| Fireman's Fund Ins Co (Allianz Group)                                  | \$1,175       | \$124-\$158 | \$211-\$231 |
| First American Property & Casualty Ins Co                              | N/A           | \$225       | N/A         |
| First Trenton Indemnity Co (St. Paul Travelers Group) (4)              | \$595         | \$135       | \$174       |
| Fitchburg Mutual Ins Co  | \$781         | \$135       | \$237       |
| FMI Ins Co (Franklin Mutual Group)                                     | \$438         | N/A         | \$156       |
| Foremost Ins Co  | \$868-\$991   | N/A         | N/A         |
| Founders Ins Co  | \$486-\$569   | \$178       | \$175       |
| Franklin Mutual Ins Co (Franklin Mutual Group)                         | \$547         | \$126       | \$165       |
| Germantown Ins Co (Philadelphia Contributionship Group) (2)            | \$681         | N/A         | \$231       |
| Graphic Arts Mutual Ins Co   | \$540-\$779   | \$100-\$160 | \$191-\$219 |
| Great Northern Ins Co (Chubb Group) (2)                                | \$1,737       | \$604       | \$521       |

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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| Hanover Ins Co (Hanover Insurance Group)                                 | \$975-\$1,183 | \$129       | \$169       |
| Harleysville Ins Co of NJ  | \$576-\$673   | \$165-\$190 | \$214-\$247 |
| Hartford Underwriters Ins Co (The Hartford Group) (3) (4)                | \$791         | \$120       | \$169       |
| High Point Preferred Ins Co  | \$646-\$716   | \$139-\$148 | \$149-\$158 |
| Homesite Ins Co  | \$740         | \$193       | \$253       |
| IDS Property Casualty Ins Co   | \$994         | \$129       | \$214       |
| Liberty Mutual Fire Ins Co   | \$480-\$1,747 | \$129       | \$173       |
| Massachusetts Bay Ins Co (Hanover Insurance Group)                       | \$784-\$949   | \$122       | \$156       |
| Mercer Ins Co of NJ Inc  | \$480-\$551   | \$227       | \$236       |
| Merchants Mutual Ins Co (Merchants Group)                                | \$709         | \$255       | \$276       |
| Merchants Preferred Ins Co (Merchants Group)                             | \$507         | N/A         | \$422       |
| Merrimack Mut Fire Ins Co (Andover Group)                                | \$822-\$1,150 | \$157       | \$218       |
| Metropolitan Group Property & Casualty Ins Co                            | \$1,001       | \$116       | \$173       |
| New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3) | \$582-\$747   | \$67-\$75   | \$122-\$138 |
| New Jersey Re-Insurance Co (New Jersey Manufacturers Group)              | \$685-\$885   | \$78-\$86   | \$144-\$162 |
| Ohio Casualty Ins Co (Ohio Casualty Group)                               | \$1,097       | \$178       | \$265       |
| Pacific Indemnity Co (Chubb Group)                                       | \$1,130       | \$143       | \$193       |
| Pennsylvania General Ins Co (OneBeacon Group) (4)                        | \$365-\$477   | \$125-\$150 | \$150-\$181 |
| Philadelphia Contributionship Ins (Philadelphia Contributionship Group)  | \$1,121       | \$177       | \$351       |
| Preferred Mutual Ins Co  | \$522         | \$133       | \$162       |
| Preserver Ins Co (Tower Group) (5)                                       | \$540         | \$158       | \$130       |
| Proformance Ins Co   | \$717         | N/A         | \$202       |
| Property & Cas Ins Co Of Hartford (The Hartford Group) (3)               | \$735         | \$102       | \$167       |
| Providence Mutual Fire Ins Co  | \$449-\$737   | \$176       | \$182       |
| Public Service Mutual Ins Co   | \$409         | \$118       | \$114       |
| Quincy Mutual Fire Ins Co  | \$584-\$725   | \$139       | \$179       |
| Rutgers Cas Ins Co (Rutgers Group)                                       | \$454-\$600   | \$128-\$167 | \$137-\$176 |
| Selective Ins Co of Amer (Selective Group)                               | \$646         | \$153       | \$200       |
| Selective Way Ins Co (Selective Group)                                   | \$544         | N/A         | \$200       |
| State Farm Fire and Casualty Co  | \$993         | \$116       | \$220       |
| Tokio Marine & Nichido Fire Ins Co Ltd                                   | \$741         | \$158       | \$395       |
| Tower Ins Co of NY (Tower Group)   | \$622         | N/A         | \$264       |
| Tower National Ins Co (Tower Group)                                      | \$622-\$694   | \$187-\$211 | \$262-\$296 |
| Travelers Auto Ins Co of NJ (St. Paul Travelers Group)                   | \$547-\$669   | \$131       | \$131       |
| United Services Auto Association (USAA Group) (1) (3)                    | \$478-\$540   | N/A         | \$127-\$143 |
| USAA Casualty Ins Co (USAA Group) (1) (3)                                | \$483-\$509   | N/A         | \$127-\$143 |
| Vigilant Ins Co (Chubb Group) (2)  | \$1,524       | \$650       | \$559       |
| West American Ins Co (Ohio Casualty Group)                               | \$893         | N/A         | \$326       |

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